

The Affordable Care Act – What It Means for Students

The US Department of Education is working to make all schools healthier and safe. To help states, districts, and schools ensure healthy schools and students, the Department encourages school communities to make use of exciting new provisions of the Affordable Care Act. The Affordable Care Act contains important benefits to improve the health care system, and is already making a difference in the lives of millions of Americans, including our nation's neediest school communities. Most important, new provisions of the law will allow parents and teachers to focus on the important work of learning, rather than the cost of health care.

To get all of America's schools covered, the Health Insurance Marketplace begins with YOU. Learn how the Affordable Care Act offers important reforms to improve the health of every school's students.

New Health Insurance Marketplace Key Facts:

- Marketplace open enrollment for 2014 ends March 31, 2014. If you missed the deadline, the next open enrollment will begin in the fall of 2014, but the exact dates are still being decided.
- You may be eligible to get lower costs right away to help you pay for insurance in the Marketplace (individuals with incomes less than \$45,960 or families of four with incomes less than \$94,200).
- For more information, visit HealthCare.gov.

According to the Centers for Disease Control and Prevention (CDC), student health is strongly linked with academic performance¹. We all want healthy kids who are engaged and ready to learn. The Affordable Care Act increases health care access for America's students to help improve academic achievement.

The healthcare law:

- Prohibits insurance companies from refusing coverage to or limiting the benefits of children because of a pre-existing medical condition. Approximately 28 million children will benefit from the removal of benefit limits.
- Requires insurance plans to cover preventive services with no copayment. These free services include 27 preventive services for children, such as immunization vaccines, behavioral assessments, and substance abuse and depression screening for adolescents.
- Ensures that students will be allowed to stay on their parents' health insurance until age 26. Already, 3.1 million previously uninsured young adults have gained coverage through this provision.

To learn more about the new benefits and cost savings available to you, visit HealthCare.gov. A first-of-its-kind website, HealthCare.gov helps you make informed decisions about health care coverage by offering easy-to-understand information about new benefits and protections for you, your family, and your business and allowing you to compare public and private health insurance options tailored to your age, location, and health needs.

Remember, getting America's schools covered begins with **YOU!**

Let's create healthier schools and communities so our children can reach their full potential.

¹http://www.cdc.gov/healthyyouth/health_and_academics/index.htm

<http://www.cdc.gov/Features/StudentHealth/>

See: Dunkle MC, Nash MA. Beyond the Health Room. Washington, DC: Council of Chief State School Officers, Resource Center on Educational Equity; 1991.